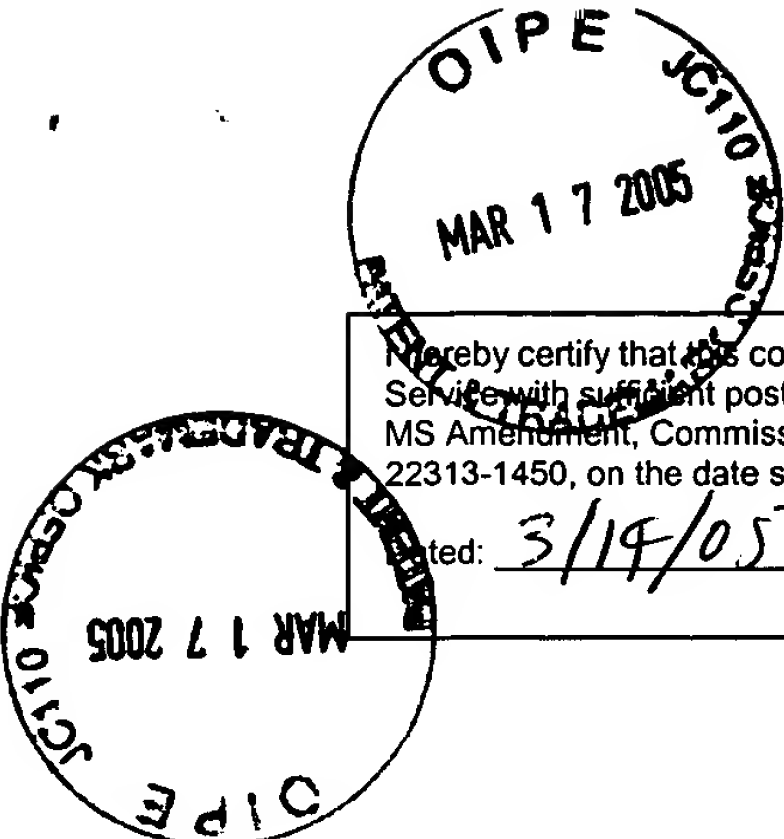


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I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as First Class Mail, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date shown below.
Dated: 3/19/05 Signature: *Joseph B. Lerch*
(Joseph B. Lerch)

Docket No.: PORRAN 3.0-002
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: :
Samuel Sergio Tenembaum :
 :
Application No.: 09/749,922 : Group Art Unit: 3624
 :
Filed: December 29, 2000 : Examiner: L. M. Hamilton
 :
For: PROPERTY LINKED-CREDIT CARD :
_____ :

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Dear Sir:

In response to the Official Action mailed December 13, 2004, applicant submits the following amendments and remarks.